

JAN 23 2006

Patent Application S/N: 09/888,222

Attorney Docket No.: P-2177

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Patent Application of:	Samuel Yin Lun Pun et al.		
Serial Number:	09/888,222	Art Unit:	2654
Filed:	June 22, 2001	Examiner:	Angela A. Armstrong
For Title:	SECURE FINANCIAL TRANSACTIONS THROUGH A COMPUTER NETWORK		

Mail Stop RCE
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

I, JAMES D. IVEY, certify that this paper and the enclosed:
 PTO/SB/21 Transmittal Form, RCE Transmittal form, Petition to
 Extend Time, Fee Transmittal, and Form PTO-2038 for fees are
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 P.O. Box 1450, Alexandria, VA 22313-1450 at the telephone
 number (703)273-8300 on January 23, 2006.

January 23, 2006


 James D. Ivey, Reg. No. 37,016
RESPONSE TO OFFICE ACTION

Applicants kindly thank the Examiner for taking time to conduct an interview with Applicants' undersigned representative on January 13, 2006, the substance of which is reflected in this Amendment. In response to the Office Action dated September 22, 2005, please enter the amended claims as shown starting on the following page and consider the remarks that follow:

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